

APLE'S MOST FREQUENTLY ASKED QUESTIONS

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APLE APPLICATION PROCESS

You can obtain an application from the APLE coordinator at your university. There is a list of APLE coordinators with their contact information available on our web site. If you are unable to access this information please contact us. The application must be completed and submitted to the coordinator. Your application must be submitted to the California Student Aid Commission (Commission) by the university. The Commission will notify you by mail whether or not you were selected. If you are selected we will mail you a letter along with a Loan Assumption Agreement, which will need to be signed and returned to the Commission to confirm your participation in the program. Once your participation is confirmed we will track you through the university until you complete your teaching credential.

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ACCEPTANCE AND TRACKING

The Commission will track you through your university until you complete your teaching credential. Please remember any teaching service you provide before you complete your teaching credential is not eligible for an APLE payment. Once you complete your teaching credential you need to send us verification by either mailing us a photo copy of the credential itself or a copy of the letter from your university verifying specifically which credential you completed and its effective date. This is often called a C-19 letter.

Once we have verification of your credential date we will mail you a Teaching Compliance form around October to determine if you are providing eligible teaching service in order to receive a payment. If it is determined that you are not providing eligible teaching service to receive a payment we will mail you a letter indicating this and the reason for our determination. If you are eligible to receive a payment we will mail you Loan and Employment Verification forms around May. Once these forms are returned to the Commission we can make a payment directly to your lender. We will mail you a letter confirming when the payment was made, to whom, and the amount. The loan and employment verification forms will be mailed to you again around the following May.

Please remember that you are required to comply with and maintain all student loan repayment obligations throughout your participation in APLE. APLE does not reimburse for any payments already made, nor will the assumption payment cancel or replace any scheduled payments.

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APLE FIRST YEAR PAYMENT PROCESS

You must complete your teaching credential and teach one full year before the California Student Aid Commission (Commission) begins assumption of your student loans. After you have received your credential, you will need to send the Commission a completion letter or a copy of your credential certificate. We will send you a Teaching Compliance Form around October. On that form, you will specify where and what you are teaching. If you don't receive that form by mid November, please contact our office at the number below.

Around May of your first year teaching (after you've received your credential) you will be sent an Employment Verification Form and Loan Balance Form. When we have received your completed forms, we then start the process for loan assumption, which begins in October. With this process you will not receive a loan assumption payment earlier than the fall after you have completed your first year of teaching with a credential.

You will need to make payments on your loan prior to and after we make your loan assumption payments. You may contact your lender for other payment options.

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IF YOU'VE RECEIVED YOUR CREDENTIAL

Please send the Commission proof (a copy of your credential certificate or a completion letter) that you've received your credential as soon as possible in order to initiate the loan assumption tracking process.

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WHAT YOU NEED TO KNOW AFTER YOU'VE SENT A COPY OF YOUR COMPLETION LETTER

The Commission verifies credential dates with all of the institutions starting in June through October. Once your institution sends the Commission verification of your credential date, we will send you a Teaching Compliance Form around October. On that form, you will specify where and what you are teaching. If you don't receive that form by November, please contact our office.

Around May of next year you will be sent an Employment Verification Form and Loan Balance Form. When we have received your completed forms, we then start the process for loan assumption, which begins in October. With this process you will not receive a loan assumption payment earlier than the fall after you have completed your first year of teaching with a credential.

You will need to make payments on your loan prior to and after we make your loan assumption payment. You may contact your lender for other payment options.

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ASSUMPTION ELIGIBILITY AMOUNTS

Participants are eligible for up to \$19,000 in assumption money. The first payment is up to \$2,000 and the second, third, and fourth payments are up to \$3,000. If your designated teaching service area under the APLE program is Mathematics, Science, or Special Education there is an additional \$1,000 for each of the four years of service provided. If you are teaching Mathematics, Science, or Special Education in a low-performing school that ranks within the bottom 20th percentile of the API index there is an additional \$1,000 for each of the four years of service provided. We make one payment per year directly to the lender for up to four years.

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ELIGIBLE SCHOOLS

The list is available on our website at www.csac.ca.gov, navigate to "Students and Parents" then "Commission Programs" then "Assumption Program for Loans of Education (APLE)". Mid way through the page is a heading marked Eligible Schools. Below the heading is the link to the list of eligible schools. Below the link is a list of the qualifying areas along with their definitions.

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INFORMATION REGARDING THE GOVERNOR'S FELLOWSHIP

The Governors Fellowship has been discontinued. The funding is being applied to give additional APLE awards. If you have received funding in the past for the Governors Fellowship award, you will no longer receive funding. It is recommended to the participants of the Governors Fellowship to apply for APLE.

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THE TIME YOU HAVE AFTER YOU'VE RECEIVED YOUR CREDENTIAL AND BEFORE YOU MUST FIND A FULL-TIME TEACHING POSITION

You must complete the first school year of eligible full-time teaching services within 36 months from the effective date of your credential (contact the Commission for exact time frame, as it varies according to your credential date).

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HOW TO CONTACT US

ADDRESS:

California Student Aid Commission
Attn: Specialized Programs Branch
P.O. Box 419029
Rancho Cordova, CA 95741-9029

PHONE:

(916) 526-8276
1 (888) 224-7268

FAX:

(916) 526-7977

E-MAIL:

Specialized@csac.ca.gov

WEBSITE:

www.csac.ca.gov

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FALL ARRIVAL OF THE TEACHING COMPLIANCE VERIFICATION FORMS

We have recently begun a new process cutting down on paper waste. We are only going to send out teaching compliance verification forms in the fall to participants who have just received their teaching credential. We will track your employment through the Employment Verification Form sent in the late spring.

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CHANGE OF SCHOOL OR RESIDENTIAL ADDRESS

Please send the Commission a letter stating your new residential or school address when you move.

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LOAN CONSOLIDATIONS

Please contact the Commission as well as send written proof when you consolidate YOUR STUDENT loans.